by the insurer or rating organization, the Commissioner may authorize a filing which he has reviewed to become effective before the expiration of the waiting period or any extension thereof or at any later date. A filing shall be deemed approved unless disapproved by the Commissioner within the waiting period or any extension thereof. A filing may be withdrawn or amended by the filer at any time prior to approval. After approval or disapproval, a filing may be withdrawn or amended only upon approval of the Commissioner, who shall make the approval in accordance with this section. "Working days" are defined as those days on which the Insurance Division is open for business.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1980.

Approved April 22, 1980.

CHAPTER 190

(House Bill 788)

AN ACT concerning

Insurance - Hearings

FOR the purpose of requiring the Insurance Commissioner to make an order within a certain period after the termination of a certain hearing on cancellation, nonrenewal, increase in premium, or reduction of coverage under a motor vehicle liability insurance policy; and making stylistic changes.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code Section 240AA(g) Annotated Code of Maryland (1979 Replacement Volume and 1979 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

Article 48A - Insurance Code

240AA.

(g) THE COMMISSIONER SHALL ISSUE AN ORDER WITHIN 30 DAYS AFTER TERMINATION OF THE HEARING. If the Commissioner finds the proposed action to be justified, he shall dismiss the protest and allow the proposed action to be taken on the